

## Dental Plans Comparison Chart

	Delta Dental DHMO	Delta Dental PPO	
		PPO	Non-PPO
<b>Annual Deductible</b>	None	None	\$50 single / \$150 family
<b>Calendar Year Maximum Ins. Pays</b>	None	\$2,000	\$2,000
<b>Preventive Services</b> Exams, X-rays, diagnostic tests, prophylaxis, fluoride, sealants, space maintainers, and palliative care	Co-pays from \$0 -\$50	No charge	No charge up to UCR: \$50 deductible waiver
<b>Basic Services</b> Fillings, endodontics, periodontics, and oral surgery	Co-pays from \$0 -\$365	You pay 10%	You pay 20% of UCR
<b>Major Services</b> Prosthodontic repairs, crowns, inlays, onlays, bridges, and dentures	Co-pays from \$0 -\$365 (additional charges for precious metal or lab fees)	You pay 40%	You pay 50% of UCR
<b>Waiting Period</b>	None	None	
<b>Orthodontia</b>	Child (under age 20): \$1,900 co-pay Adult (over age 20): \$2,100 co-pay	You pay 50% of UCR: insurance pays: \$2,000 lifetime maximum (Children and Adults)	

UCR – Usual, customary and reasonable charges.

## Vision Plan Summary

	In-Network	Out-Of-Network
<b>Exams</b>	No charge after \$10 co-pay	Up to \$35 allowance.
<b>Frames</b>	Insurance pays up to maximum of \$100 retail	Insurance pays up to maximum of \$65 retail
<b>Corrective Lenses</b> Single Bifocal Trifocal Lenticular (single vision and multifocal)	No charge No charge No charge No charge	Up to maximum of \$25 Up to maximum of \$35 Up to maximum of \$45 Up to maximum of \$100
<b>Medically Necessary Contact Lenses Insurance Pays</b>	Up to maximum of \$250	Up to maximum of \$250
<b>Non-Medically Necessary Contact Lenses Insurance Pays</b>	Up to maximum of \$135 (in lieu of other vision materials)	Up to maximum of \$100 (in lieu of other vision materials)
<b>Second Pair Benefit</b>	20 % discount from in-network provider's reasonable & customary fees when purchased at the same time as 1 <sup>st</sup> pair. Most expensive pair will be considered the 1 <sup>st</sup> pair. <sup>1</sup>	Not covered

<sup>1</sup> Limited to prescription sunglasses, VDT prescription in lieu of bifocals, safety glasses, occupational and recreational glasses.